

## SUMMONS

Wayne County Municipal Court  
Tim Neal, Clerk  
215 North Grant Street  
Wooster, Ohio 44691  
330-287-5658

JULIE TASKER

Case No. CVF-10-04-00679

-VS-

NCO FINANCIAL SYSTEMS INC

You have been named a Defendant in a complaint filed in the Wayne County Municipal Court at 215 N. Grant Street, Wooster, Ohio 44691. A copy of the Complaint is attached.

You are required to defend this action by serving a copy of an Answer to the complaint on the Plaintiff's Attorney or on the Plaintiff if he has no Attorney, within (28) twenty-eight days. The original of your answer must also be filed with the court within (3) days after the service of a copy on the Plaintiff's Attorney or the Plaintiff.

The Plaintiff's Attorney is:

**FAILURE TO APPEAR AND DEFEND THIS ACTION WILL RESULT IN A JUDGMENT BY DEFAULT BEING TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.**

TIM NEAL  
Clerk of Courts

Copies to:  
NCO FINANCIAL SYSTEMS INC

By J. Tasker  
Date 4/30/10

CVSUMW



MUNICIPAL  
IN THE COURT OF COMMON PLEAS, WAYNE COUNTY, OHIO

Julie Tasker  
1682 Oak Hill Rd.  
Wooster, Ohio 44691

Case No: CVF-10- 04-0679

PLAINTIFF

Judge RICKETT

VS.

**FILED IN  
WOOSTER**

NCO Financial Systems Inc.  
507 Prudential Rd.  
Horsham, PA. 19044

APPLICATION AND AFFIDAVIT OF INDIGENCY

DEFENDANT

STATE OF OHIO       )  
                                  ) SS:  
COUNTY OF WAYNE )

TIM NEAL  
CLERK OF COURTS  
2010 APR 29 PM 2 32  
FILED  
WAYNE COUNTY  
MUNICIPAL COURTS

I, BEING DULY SWORN AND CAUTIONED, DEPOSE AND STATE AS FOLLOWS:

1. I AM THE PLAINTIFF IN THE ABOVE CAPTIONED CAUSE, AND I MAKE THIS AFFIDAVIT FOR THE PURPOSE OF DEMONSTRATING MY INABILITY TO PRE-PAY THE FILING FEES AND COURT COSTS IN THIS ACTION.
2. MY GROSS MONTHLY INCOME IS \$ 1,116.40 FROM 100%, WHICH IS USED TO FINANCIALLY SUPPORT MYSELF AND MY HOUSEHOLD OF 3 WITH ROUTINE AND NECESSARY LIVING EXPENSES.
3. BASED UPON MY INCOME AND FAMILY COMPOSITION, I REQUEST THAT THE COURT WAIVE THE NECESSITY OF PRE-PAYMENT OF FILING FEES, DEPOSITS, OR OTHER COURT COSTS.
4. I UNDERSTAND THAT THE COURT MAY ASSESS COSTS AND THAT THE COSTS MAY BE ASSESSED AGAINST ME.

Julie Tasker  
SIGNATURE

AFFIANT

SWORN TO BEFORE ME AND SIGNED IN MY PRESENCE THIS

29TH DAY OF APRIL, 2010.

Prudence A. Pasquariello  
NOTARY PUBLIC

PRUDENCE A. PASQUARIELLO  
Notary Public, State of Ohio,  
My Commission Expires April 30, 2012

IN THE WAYNE COUNTY MUNICIPLAL COURT

Julie Tasker  
1682 Oak Hill Rd.  
Wooster, Ohio 44691

PLAINTIFF

**FILED IN  
WOOSTER**

**RICKETT**

VS.

Case No: CVF-10- 04-0679

NCO Financial Systems Inc.  
507 Prudential Rd.  
Horsham, PA. 19044

DEFENDANT

TIM NEAL  
CLERK OF COURTS  
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MUNICIPAL COURTS

**COMPLAINT**

**JURISDICTION**

- 1) This is an action under the Fair Debt Collections Practices Act, hereafter "FDCPA", 15 U.S.C. §1692, et seq., and the Ohio Consumer Sales Practices Act, hereafter "OCSPA", R.C. §1345.01, et seq.
- 2) Jurisdiction in this case is founded upon 15 U.S.C. §1692k, which grants the court jurisdiction to hear this action without regard to the amount in controversy. Jurisdiction is also founded upon the Plaintiff's venue in this District, and the fact that the Defendant does business within this District.

**PARTIES IN THIS ACTION**

- 3) The Plaintiff is Julie Tasker, appearing pro se (hereafter Plaintiff), a natural person residing at 1682 Oak hill Rd., Wooster, Ohio 44691.
- 4) Plaintiff is a consumer as defined by the FDCPA 15 U.S.C. §1692a(3).
- 5) Upon information and belief, Defendant is NCO Financial System Inc. (hereafter Defendant), primarily doing business at 507 Prudential Rd. Horsham, PA. 19044.
- 6) Upon information and belief, Defendant is a "debt collector" as defined by FDCPA 15 U.S.C. §1692a(6).

**FACTUAL ALLEGATIONS**

- 7) The Plaintiff hereby repeats and realleges and incorporates by reference the foregoing paragraphs.
- 8) Plaintiff received collection letter from Defendant dated 8/5/2009. See Exhibit "A"
- 9) This letter was the initial communication with Plaintiff.
- 10) Defendants letter contains a interest in the amount of 16.06 at a rate of 10.00%
- 11) Plaintiff has no business relationship with the Defendant.

**VIOLATIONS OF THE FDCPA**

- 12) Plaintiff repeats, realleges and incorporates the above paragraphs as though they were fully written herein.
- 13) On 8/5/09, Defendant violated FDCPA 15 U.S.C. §1692e(2) by using false or deceptive means in an attempt to collect a debt, by the false representation of the amount or legal status of a debt.
- 14) On 8/5/09, Defendant violated FDCPA 15 U.S.C. §1692e(10) by using false or deceptive means in an attempt to collect a debt, by the false representation of the amount or legal status of a debt.
- 15) On 8/5/09, Defendant violated FDCPA 15 U.S.C. §1692f by attempting to collect interest incidental to the principal obligation.

TIM NEAL  
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VIOLATIONS OF THE OCSA

16) Plaintiff repeats, realleges and incorporates the above paragraphs as though they were fully written herein.

17) On 8/5/09, Defendant violated the OCSA § 1345.02(A), § 1345.03(A) & § 1345.03b(6) by using false or deceptive means in an attempt to collect a debt, by the false representation of the amount or legal status of a debt.


18) On 8/5/09, Defendant violated the OCSA § 1345.02(A), § 1345.03(A) & § 1345.03b(6) by attempting to collect interest incidental to the principal obligation.

NOW THEREFORE, DEFENDANT PRAYS FOR THE FOLLOWING RELIEF:

PRAYER FOR RELIEF:

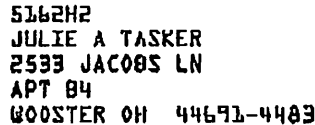
- 1) Declaratory judgment that Defendants conduct violated the FDCPA.
- 2) Statutory damages of 1,000.00 pursuant to 15 U.S.C. § 1692k
- 3) Costs and reasonable litigant/attorney fees pursuant to 15 U.S.C. § 1692k
- 4) Declaratory judgment that Plaintiff's conduct violated the OCSA
- 5) Damages of 400.00 pursuant to O.R.C. § 1345.09(B)
- 6) Costs and reasonable litigant/attorney fees pursuant to O.R.C. § 1345.09 (F)(2)
- 7) Punitive damages as the court may deem just and proper

FURTHER, sayeth naught.

  
Julie Tasker  
1682 Oak Hill Rd.  
Wooster, Ohio 44691

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

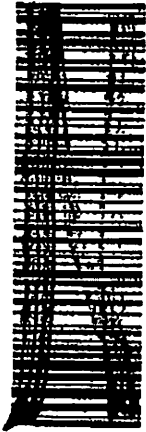
20508.15200



**TOTAL BALANCE: \$463.48**

Exhibit A

TIM NEAL  
Wayne County Clerk of Courts  
Municipal Court  
215 N. Grant St.  
Wooster, OH 44691



91 7108 2133 3937 4807 7155

NCO FINANCIAL SYSTEMS INC  
507 PRUDENTIAL RD  
HORSHAM, PA 19044

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19044 CVF100400679  
Signature Required



7538472362

